

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
Eastern Division DIVISION

In re: CAMARA BOWDEN

§ Case No. 22-00746

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§

Debtor(s)

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Ira Bodenstein, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$1,197,343.08

*(without deducting any secured claims)*

Assets Exempt: \$143,230.02

Total Distributions to Claimants: \$10,717.06

Claims Discharged

Without Payment: \$542,261.64

Total Expenses of Administration: \$3,552.00

3) Total gross receipts of \$14,750.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$480.94 (see **Exhibit 2**), yielded net receipts of \$14,269.06 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$1,129,036.88	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$3,552.00	\$3,552.00	\$3,552.00
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$16,168.00	\$35,716.58	\$35,716.58	\$10,717.06
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$104,748.69	\$437,512.95	\$437,512.95	\$0.00
<b>TOTAL DISBURSEMENTS</b>	\$1,249,953.57	\$476,781.53	\$476,781.53	\$14,269.06

4) This case was originally filed under chapter 7 on 01/23/2022. The case was pending for 23 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/18/2023

By: /s/ Ira Bodenstein  
Trustee

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
2011 Ford Ranger, 300000 miles	1229-000	\$1,000.00
2016 Toyota Tacoma, 200000 miles	1229-000	\$5,900.00
2016 Toyota Tacoma, 200000 miles	1229-000	\$4,100.00
2016 Toyota Tacoma, 200000 miles	1229-000	\$3,750.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$14,750.00</b>
<sup>1</sup> The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
CAMARA BOWDEN	Exemption payment on 2016 Toyota Tacoma	8100-002	\$480.94
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$480.94</b>

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/F	BMO Harris	4110-000	\$10,771.00	NA	NA	NA
N/F	Chase	4110-000	\$21,377.00	NA	NA	NA
N/F	Chase Home Mortgage	4110-000	\$369,603.00	NA	NA	NA
N/F	Homepoint	4110-000	\$625,962.74	NA	NA	NA
N/F	Homepoint	4110-000	\$71,000.00	NA	NA	NA
N/F	Peoples Energy Credit Union	4110-000	\$30,323.14	NA	NA	NA
	<b>TOTAL SECURED</b>		<b>\$1,129,036.88</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Ira Bodenstein	2100-000	NA	\$2,176.91	\$2,176.91	\$2,176.91
Trustee, Expenses - Ira Bodenstein	2200-000	NA	\$24.00	\$24.00	\$24.00
Auctioneer Expenses - American Auction Associates, Inc	3620-000	NA	\$1,126.38	\$1,126.38	\$1,126.38
Bank Service Fees - East West Bank	2600-000	NA	\$224.71	\$224.71	\$224.71
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>NA</b>	<b>\$3,552.00</b>	<b>\$3,552.00</b>	<b>\$3,552.00</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
4P	Internal Revenue Service	5800-000	NA	\$35,716.58	\$35,716.58	\$10,717.06
N/F	Illinois Department of Revenue	5600-000	\$3,847.00	NA	NA	NA
N/F	Internal Revenue Service	5600-000	\$12,321.00	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$16,168.00</b>	<b>\$35,716.58</b>	<b>\$35,716.58</b>	<b>\$10,717.06</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Santander Bank, N.A.	7100-000	NA	\$131,676.09	\$131,676.09	\$0.00
2	Discover Bank	7100-000	NA	\$9,772.85	\$9,772.85	\$0.00
3	Bank of America, N.A.	7100-000	NA	\$11,100.82	\$11,100.82	\$0.00
4U	Internal Revenue Service	7100-000	NA	\$65,005.80	\$65,005.80	\$0.00
5	Capital One Bank (USA), N.A.	7100-000	NA	\$2,824.57	\$2,824.57	\$0.00
6	American Express National Bank	7100-000	NA	\$17,708.43	\$17,708.43	\$0.00
7	American Express National Bank	7100-000	NA	\$51,915.64	\$51,915.64	\$0.00
8	JPMorgan Chase Bank, N.A.	7100-000	NA	\$37,911.75	\$37,911.75	\$0.00
9	JPMorgan Chase Bank, N.A.	7100-000	NA	\$21,171.06	\$21,171.06	\$0.00
10	JPMorgan Chase Bank, N.A.	7100-000	NA	\$6,099.26	\$6,099.26	\$0.00
11	JPMorgan Chase Bank, N.A.	7100-000	NA	\$21,547.20	\$21,547.20	\$0.00
12-2	Ascentium Capital	7100-000	NA	\$13,101.72	\$13,101.72	\$0.00
13-2	Ascentium Capital	7100-000	NA	\$6,038.14	\$6,038.14	\$0.00
14	Greensky, LLC/Home Depot Loan	7100-000	NA	\$32,563.56	\$32,563.56	\$0.00
15	Quantum3 Group LLC as agent for	7100-000	NA	\$1,238.02	\$1,238.02	\$0.00
16	U.S. Bank National Association	7100-000	NA	\$7,838.04	\$7,838.04	\$0.00

N/F	1C System Inc	7100-000	\$379.00	NA	NA	NA
N/F	Alyssa Crawford	7100-000	\$0.00	NA	NA	NA
N/F	American Express	7100-000	\$16,500.00	NA	NA	NA
N/F	Ascentium Capital	7100-000	\$0.00	NA	NA	NA
N/F	BMO Harris Bank	7100-000	\$4,000.00	NA	NA	NA
N/F	Bank of America	7100-000	\$11,101.00	NA	NA	NA
N/F	Capital One Bank	7100-000	\$1,950.00	NA	NA	NA
N/F	City of Chicago	7100-000	\$5,040.00	NA	NA	NA
N/F	Comenity Bank	7100-000	\$1,448.00	NA	NA	NA
N/F	Discover	7100-000	\$9,773.00	NA	NA	NA
N/F	Municipal Collection Service	7100-000	\$200.00	NA	NA	NA
N/F	Patrick Hutsona	7100-000	\$3,782.69	NA	NA	NA
N/F	Robert Cole	7100-000	\$0.00	NA	NA	NA
N/F	Samsara	7100-000	\$3,600.00	NA	NA	NA
N/F	Santander Bank, N.A.	7100-000	\$0.00	NA	NA	NA
N/F	Sedrick Morris	7100-000	\$2,900.00	NA	NA	NA
N/F	Shanice Hayes	7100-000	\$2,040.00	NA	NA	NA
N/F	Synovus Bank	7100-000	\$32,135.00	NA	NA	NA
N/F	Transworld Systems Inc.	7100-000	\$0.00	NA	NA	NA
N/F	US Bank	7100-000	\$8,000.00	NA	NA	NA
N/F	Verizon	7100-000	\$1,900.00	NA	NA	NA
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$104,748.69</b>	<b>\$437,512.95</b>	<b>\$437,512.95</b>	<b>\$0.00</b>

**Form 1****Individual Estate Property Record and Report**

Exhibit 8

Page: 1

**Asset Cases****Case No.:** 22-00746**Trustee Name:** (330129) Ira Bodenstein**Case Name:** BOWDEN, CAMARA**Date Filed (f) or Converted (c):** 01/23/2022 (f)**§ 341(a) Meeting Date:** 02/15/2022**For Period Ending:** 12/18/2023**Claims Bar Date:** 10/07/2022

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 11624 S. Bell Ave., Chicago, IL 60643-0000, Cook County	360,000.00	0.00		0.00	FA
2 4728 S. Prairie Ave., Chicago, IL 60615-0000, Cook County	685,000.00	0.00		0.00	FA
3 2003 Lexus ES-300, 190000 miles	500.00	500.00		0.00	FA
4 2018 Mazda CX-9, 40000 miles	11,000.00	0.00		0.00	FA
5 2017 Lexus GS-350, 46000 miles	30,632.00	308.86		0.00	FA
6 Contents of three-bedroom, three-and-a-half-bath home: Three bedroom sets, living room set, dining room set, snowblower, kitchenware	1,000.00	1,000.00		0.00	FA
7 Four tvs, two computers, iPad, cell phone	500.00	500.00		0.00	FA
8 Household decor	0.00	0.00		0.00	FA
9 Bicycle	0.00	0.00		0.00	FA
10 Necessary wearing apparel	250.00	0.00		0.00	FA
11 One Yorkie ("Harlem")	0.00	0.00		0.00	FA
12 Cash	100.00	0.00		0.00	FA
13 Checking: Bank of America, x1099	1,052.03	0.00		0.00	FA
14 Savings: Bank of America, x2427	1,700.79	0.00		0.00	FA
15 Checking: Chase, x9668	415.99	0.00		0.00	FA
16 Savings: Chase, x2527	100.01	0.00		0.00	FA
17 Savings: Chase, x7227	100.24	0.00		0.00	FA
18 Brokerage: Robin Hood	0.00	0.00		0.00	FA
19 Checking: Marquette Bank x9437	50.00	0.00		0.00	FA
20 Nonpublic stock and businesses: ACD Emergency Road Services LLC, (dissolved) owns half-interest in three Toyota Tacomas and one Ford Ranger, owns two tow trucks (financed with Ascentium)	0.00	0.00		0.00	FA
21 OCB Properties LLC (dissolved), owns Chase account x5654 with \$170, 100% ownership	0.00	0.00		0.00	FA
22 Olimade Towing Services LLC (owns 33%, joint with wife and Michael Hopkins), 33% ownership	Unknown	Unknown		0.00	FA

**Form 1****Individual Estate Property Record and Report**

Exhibit 8

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**Asset Cases****Case No.:** 22-00746**Trustee Name:** (330129) Ira Bodenstein**Case Name:** BOWDEN, CAMARA**Date Filed (f) or Converted (c):** 01/23/2022 (f)**§ 341(a) Meeting Date:** 02/15/2022**For Period Ending:** 12/18/2023**Claims Bar Date:** 10/07/2022

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
23 401 (k): Fidelity	40,000.00	0.00		0.00	FA
24 Ret. or Pension Acct.: People's Gas provides a pension, not vested at petition date	Unknown	Unknown		0.00	FA
25 Bright Start, debtor owns account for kids' benefit	21,900.00	0.00		0.00	FA
26 Int. in Ins. policies: Term life insurance	0.00	0.00		0.00	FA
27* 2016 Toyota Tacoma, 200000 miles (u) Registered jointly to debtor and ACD. Entire property value: \$1,000.00 (See Footnote)	1,000.00	519.06		5,900.00	FA
28* 2016 Toyota Tacoma, 200000 miles (u) Registered jointly to debtor and ACD. Entire property value: \$2,500.00 (See Footnote)	2,500.00	2,500.00		4,100.00	FA
29* 2016 Toyota Tacoma, 200000 miles (u) Registered jointly to debtor and ACD. Entire property value: \$2,500.00 (See Footnote)	2,500.00	2,500.00		3,750.00	FA
30* 2011 Ford Ranger, 300000 miles (u) Registered jointly to debtor and ACD. Entire property value: \$1,250.00 (See Footnote)	1,250.00	1,250.00		1,000.00	FA
31 2017 Nissan Frontier, 150000 miles (u) Entire property value: \$0.00	0.00	0.00		0.00	FA
32 Northwestern Mutual: Debtor is entitled to disability in the amount of \$2,000 per month, plus an ~\$16,000 arrearage as of petition date: Camara Bowden (u)	18,000.00	0.00		0.00	FA
33 Northwestern Mutual (x4294, x3880, x9357), "adjustable complife" policy: Dantea Grayson (debtor's wife) (u)	25,042.02	0.00		0.00	FA
<b>33 Assets Totals (Excluding unknown values)</b>	<b>\$1,204,593.08</b>	<b>\$9,077.92</b>		<b>\$14,750.00</b>	<b>\$0.00</b>

RE PROP# 27 Auction sale 7/23/22 Approved 7/5/22 Docket #39

RE PROP# 28 Auction sale 7/23/22 Approved 7/5/22 Docket # 39

RE PROP# 29 Auction sale 7/23/22 Approved 7/5/22 Docket # 39

RE PROP# 30 Auction sale 7/23/22 Approved 7/5/22 Docket # 39

**Major Activities Affecting Case Closing:**

04/12/23 Waiting for final documents from debtor re: potential asset.

**Initial Projected Date Of Final Report (TFR):** 03/31/2023**Current Projected Date Of Final Report (TFR):** 03/31/2024



**Form 1**

**Individual Estate Property Record and Report  
Asset Cases**

Exhibit 8

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**Case No.:** 22-00746

**Case Name:** BOWDEN, CAMARA

**For Period Ending:** 12/18/2023

**Trustee Name:** (330129) Ira Bodenstein

**Date Filed (f) or Converted (c):** 01/23/2022 (f)

**§ 341(a) Meeting Date:** 02/15/2022

**Claims Bar Date:** 10/07/2022

12/18/2023

\_\_\_\_\_  
Date

/s/Ira Bodenstein

\_\_\_\_\_  
Ira Bodenstein

## Form 2

Exhibit 9

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## Cash Receipts And Disbursements Record

Case No.: 22-00746

Trustee Name: Ira Bodenstein (330129)

Case Name: BOWDEN, CAMARA

Bank Name: East West Bank

Taxpayer ID #: \*\*-\*\*\*4135

Account #: \*\*\*\*\*0274 Checking

For Period Ending: 12/18/2023

Blanket Bond (per case limit): \$43,523,000.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
08/22/22		American Auction Associates, Inc	Sale of vehicles approved 7/5/22 Dkt # 39/ Auction occurred 7/23 /22		14,750.00		14,750.00
	{27}		Auction sale 7/23/22 Approved 7/5/22 Docket # 39 \$5,900.00	1229-000			
	{28}		Auction sale 7/23/22 Approved 7/5/22 Docket # 39 \$4,100.00	1229-000			
	{29}		Auction sale 7/23/22 Approved 7/5/22 Docket # 39 \$3,750.00	1229-000			
	{30}		Auction sale 7/23/22 Approved 7/5/22 Docket # 39 \$1,000.00	1229-000			
08/29/22	101	American Auction Associates, Inc	Payment of Auction expenses Order entered 7/6/22 Dkt # 39 Deposited 8/29/22 IB	3620-000		1,126.38	13,623.62
08/31/22		East West Bank	Bank and Technology Services Fees	2600-000		5.51	13,618.11
09/30/22		East West Bank	Bank and Technology Services Fees	2600-000		22.24	13,595.87
10/31/22		East West Bank	Bank and Technology Services Fees	2600-000		21.06	13,574.81
11/30/22		East West Bank	Bank and Technology Services Fees	2600-000		23.20	13,551.61
12/30/22		East West Bank	Bank and Technology Services Fees	2600-000		21.71	13,529.90
01/31/23		East West Bank	Bank and Technology Services Fees	2600-000		23.12	13,506.78
02/28/23		East West Bank	Bank and Technology Services Fees	2600-000		20.20	13,486.58
03/31/23		East West Bank	Bank and Technology Services Fees	2600-000		22.33	13,464.25
04/28/23		East West Bank	Bank and Technology Services Fees	2600-000		20.14	13,444.11
05/31/23		East West Bank	Bank and Technology Services Fees	2600-000		23.70	13,420.41
06/30/23		East West Bank	Bank and Technology Services Fees	2600-000		21.50	13,398.91
09/01/23	102	CAMARA BOWDEN	Exemption payment on 2016 Toyota Tacoma	8100-002		480.94	12,917.97
10/26/23	103	Ira Bodenstein	Distribution payment - Dividend paid at 100.00% of \$2,176.91; Claim # FEE; Filed: \$2,176.91	2100-000		2,176.91	10,741.06
10/26/23	104	Ira Bodenstein	Distribution payment - Dividend paid at 100.00% of \$24.00; Claim # TE; Filed: \$24.00	2200-000		24.00	10,717.06
10/26/23	105	Internal Revenue Service	Distribution payment - Dividend paid at 30.01% of \$35,716.58; Claim # 4P; Filed: \$35,716.58	5800-000		10,717.06	0.00

Page Subtotals: \$14,750.00 \$14,750.00

Form 2

Exhibit 9

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Cash Receipts And Disbursements Record

Case No.: 22-00746 Trustee Name: Ira Bodenstein (330129)  
Case Name: BOWDEN, CAMARA Bank Name: East West Bank  
Taxpayer ID #: \*\*-\*\*\*4135 Account #: \*\*\*\*\*0274 Checking  
For Period Ending: 12/18/2023 Blanket Bond (per case limit): \$43,523,000.00  
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance

COLUMN TOTALS	14,750.00	14,750.00	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
<b>Subtotal</b>	<b>14,750.00</b>	<b>14,750.00</b>	
Less: Payments to Debtors		480.94	
<b>NET Receipts / Disbursements</b>	<b>\$14,750.00</b>	<b>\$14,269.06</b>	

Form 2

Exhibit 9  
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Cash Receipts And Disbursements Record

Case No.: 22-00746

Case Name: BOWDEN, CAMARA

Taxpayer ID #: \*\*-\*\*\*4135

For Period Ending: 12/18/2023

Trustee Name: Ira Bodenstein (330129)

Bank Name: East West Bank

Account #: \*\*\*\*\*0274 Checking

Blanket Bond (per case limit): \$43,523,000.00

Separate Bond (if applicable): N/A

Net Receipts:	\$14,750.00
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$480.94
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$14,269.06

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****0274 Checking	\$14,750.00	\$14,269.06	\$0.00
	\$14,750.00	\$14,269.06	\$0.00

12/18/2023  
Date

/s/Ira Bodenstein  
Ira Bodenstein